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Conductorsm Network Access

Proprietary and Confidential

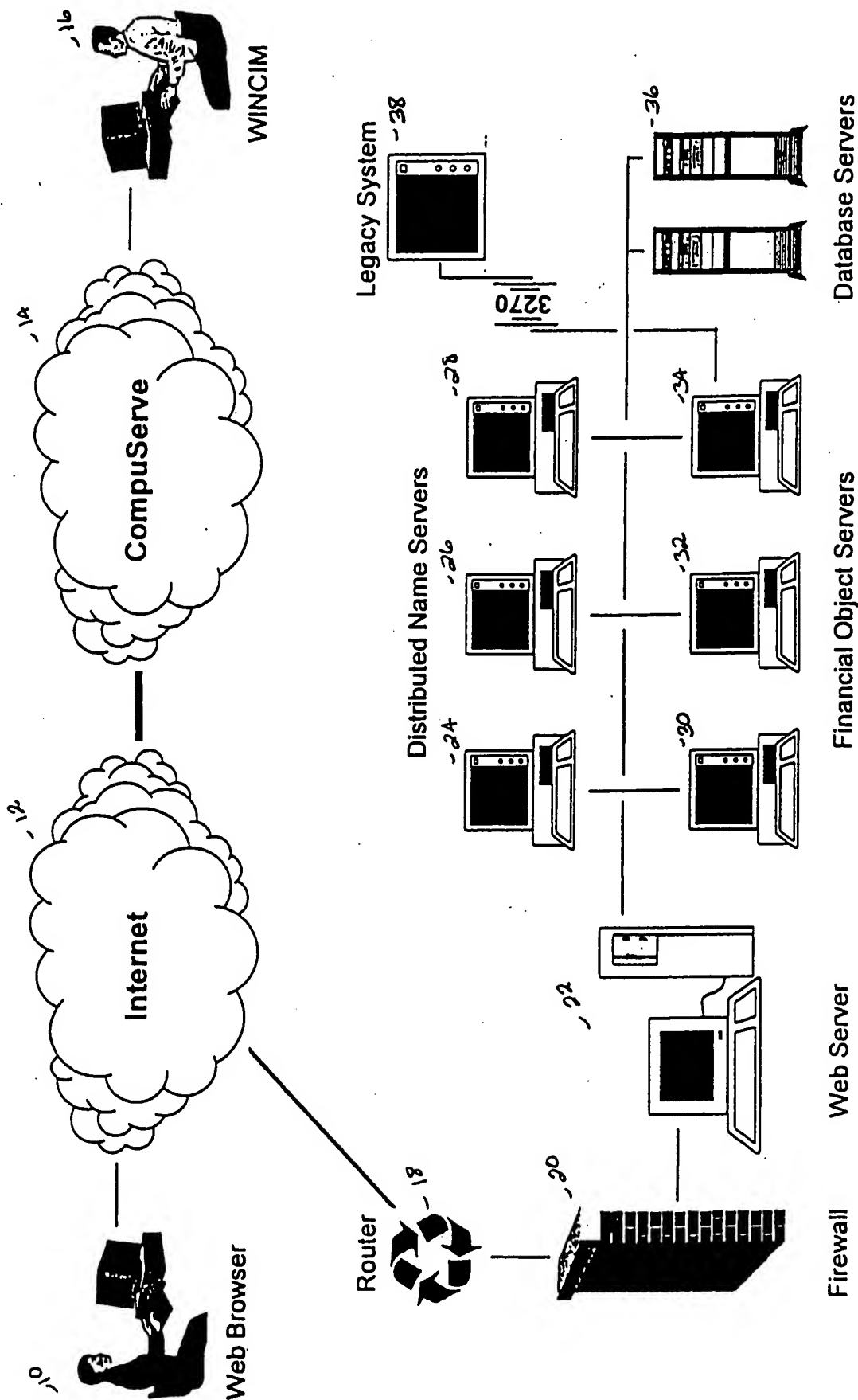


FIGURE 1

Conductorsm System Architecture

Proprietary and Confidential

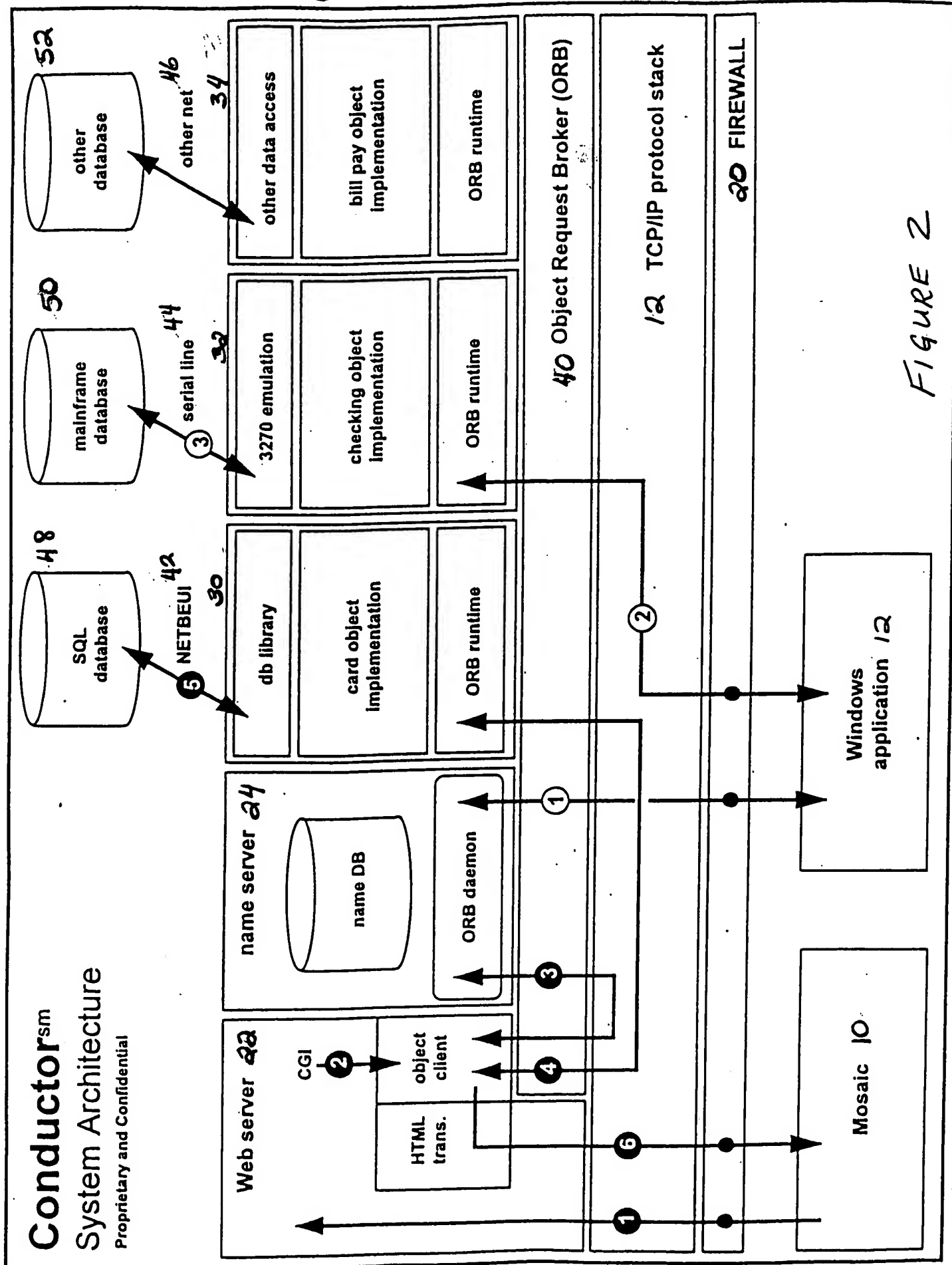


FIGURE 2

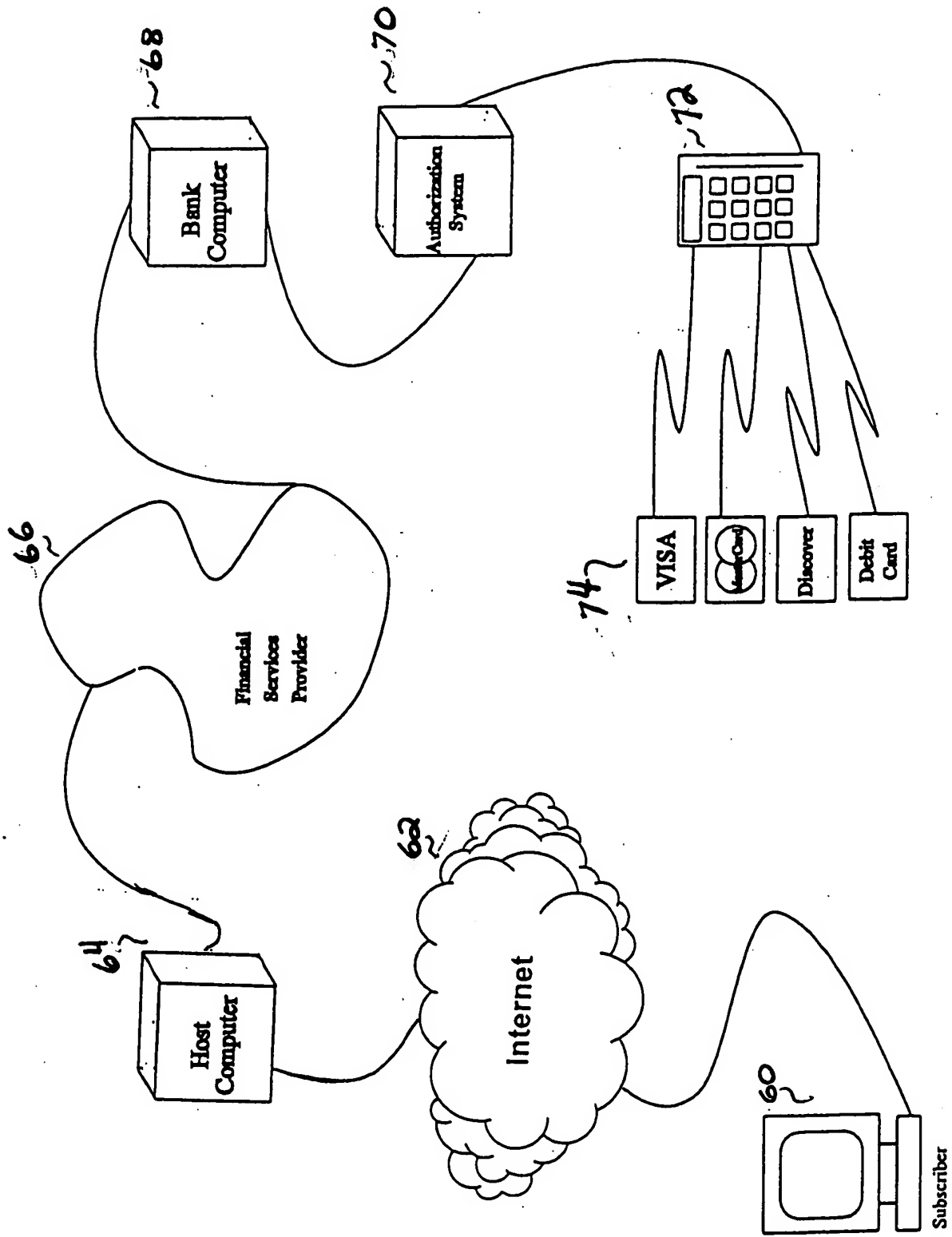


FIGURE 3

08 ~	Account Number	88 ~	Merchant Number	48 ~	Transaction Date	98 ~	Capture Date
...							
88 ~	Transaction Amount		06 ~	Standard Industry Code		06 ~	Authorization Code
46 ~							Checksum

FIGURE 4

WinCIM - Gateway 2000 Edition

File Edit Services Mail Special Window Help



---> Last Month's Statement

CONDUCTOR Card Review

Electronic Statement

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number : 4638411001028765

Account Summary

Credit Line 7,500.00
 Closing Date 06/15/94
 Payment Due Date 07/10/94
 Amount Due
 New Balance 5,012.19
 or
 Minimum Payment 100.00

Previous Balance 4,960.89
 Purch./Other Charges 151.30
 Cash Advances 0.00
 Credits 0.00
 Payments 100.00
 Late Payment Charge 0.00
 Finance Charge 0.00
 New Balance 5,012.19

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-13	BARNES & NOBLE	5542	06-11	WEST PATTERS, NJ	1.90
06-13	BOB EVANS RESTAUR	5661	06-11	DUBLIN, OH	47.22
06-14	**PAYMENT RECEIVED,	THANK YOU**			100.00PY
06-14	FERRARAS	7549	06-07	MONTCLAIR, NJ	35.00
06-14	SUNOCO 0034235	5541	06-10	WESTFIELD, NJ	22.41
06-14	EMBASSY HOTEL	5734	06-12	NEWARK, NJ	19.95
06-15	GROVE PHARMACY	5912	06-12	MONTCLAIR, NJ	14.82

FIGURE 5

WinCIM - Gateway 2000 Edition

File Edit Services Mail Special Window Help



----->Current Month's Statement

CONDUCTOR Card Review

Account Summary

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number: 4638411001028765

Credit Line	7,500.00	Last Statement:	
Current Balance	5,244.62	Balance	5,012.19
Available Credit	2,255.38	Closing Date	06/15/94

Account Activity Since Last Statement

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-20	AT&T PHONE CENTER	5251	06-17	MONTCLAIR, NJ	158.36
06-22	AMERICAN AIR	5411	06-18	AIRFIELD, CT	53.23
06-22	CARLISLE HOTEL	5541	06-19	OMAHA, NE	20.84

FIGURE 6